## The Global k(ID) Network

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## The Minors Trust Framework

Parent Consent at Internet Scale









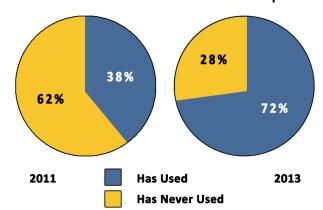
#### Market Overview



- The percent of children with access to some type of "smart" mobile device at home (e.g., smartphone, tablet) has jumped from half (52%) to three-quarters (75%) of all children in just two years. (Common Sense Media, "Zero to Eight", 2013)
- At the end of Q4 2011, there were 340 million registered child accounts created for children ages 5-10 years old with virtual worlds and massive multi-player online games (MMO's). That number swelling to 787 million children between the ages of 10-15 years. Almost a third of those children came from North America. (KZero Worldwide, "Kids, Tweens and Teens in Virtual Worlds Report", 2012)
- 91% of minors are gaming 2-17 years old, with preschoolers being the fastest growing market; (NPD Group, "Kids & Gaming: 2011 Report", October 11, 2011)
- Seventy-two percent of children age 8 and under have used a mobile device for some type of media activity such as playing games, watching videos, or using apps, up from 38% in 2011. (Common Sense Media, "Zero to Eight", 2013)

#### **Use of Mobile Media, over Time**

Among 0+ to 8 year olds, percent who have ever used a mobile device such as a tablet or smartphone.





#### COPPA Overview

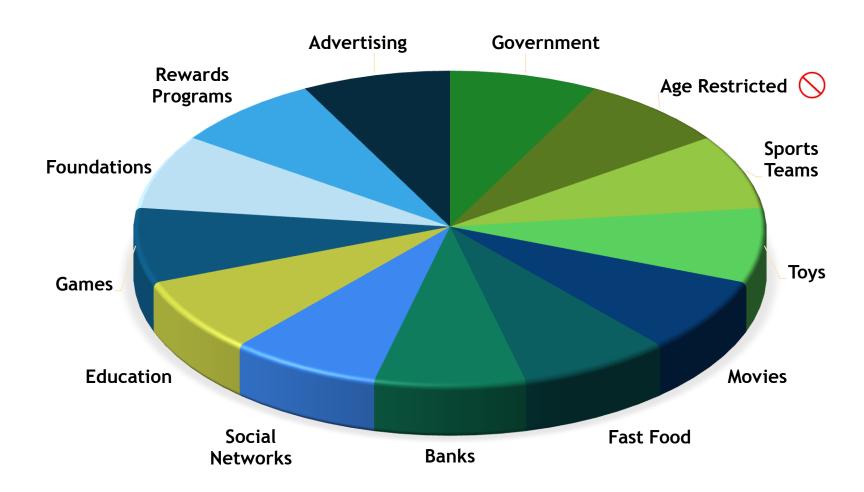


Congress passed the Children's Online Privacy Protection Act (*COPPA*) in 1998 and was revised on July 1, 2013. It is enforced by the FTC.

- > COPPA gives parents control... over what information online services can collect, share and disclose from their kids.
- > The Rule applies to all online services... (i.e. websites, apps, plug ins, internet-enabled gaming platforms, ad networks, etc...) directed to children under 13 and general audience websites or online services with actual knowledge that they are collecting, using, or disclosing personal information from children under 13.
- > If an organization triggers COPPA, they need to:
  - Provide parents with direct notice including a privacy policy
  - Follow the guidelines for behavioral advertising, collection, use and disclosure of personal information, analytics, etc...
  - Our Get a reliable level of parental consent before collecting information from kids under 13 (U13).

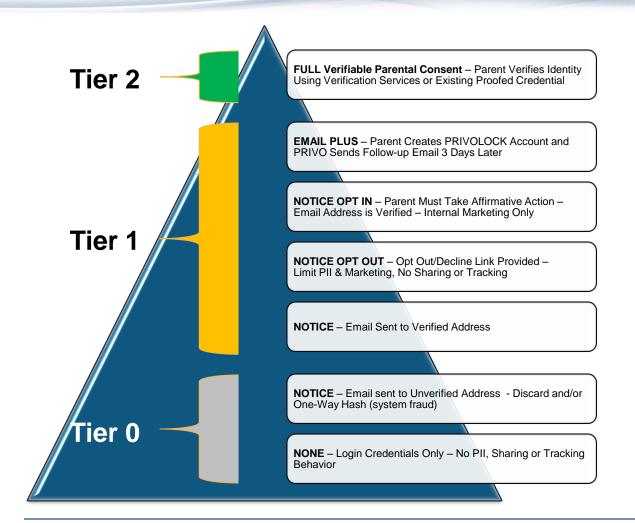


### The Market Effected by COPPA





### COPPA requires various levels of parental consent depending on usage



#### Tier 2 - Verification Points

- KBA
- Partial SSN
- State Issued ID
- Credit Card
- Phone With ID Check
- Print Form
- Virtual In-Person
- SMS
- Phone No ID Check

NOTE: Add'l Tier 2 Verification Points as they become available and are certified and approved

#### Tier 1 - Email Plus

NOTE: The PLUS in Email Plus has a baseline of email confirmation but can enhance to include Tier 2 verification points

NOTE: COPPA Tiers 0 to 2 do not perfectly align with government LOA 1 to 4



## The lack of verifiable online identity and consent is bad for everyone

- > Children have an incentive to lie about their age or simply ignore age requirements
- > Parents aren't able to exercise basic control over what kids do and see online
- Online services & applications find it difficult to comply with COPPA restrictions and regulations
- Existing identity methods... are privacy diminishing and intrusive
- > Organizations & their programs
  have low user conversion rates





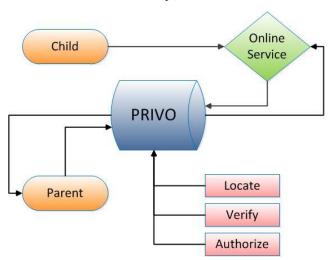
### PRIVO eases COPPA compliance

**PRIVO** *is* a neutral third party safe harbor and the first infomediary service who was approved by the FTC in August of 2004.



#### **PRIVO SOLVES the pain for ALL Constituents**

- Offers kids a parent linked credential that is more appealing to use than to circumvent; and that will grow with them enabling more access and control of their own identity;
- Helps parents engage and manage timely consent to protect their child's identity online;
- Delivers online services a reliable verification and authorization tool to allow or gate age appropriate services and market to children in responsible ways
  - Improves conversion rates of consent
  - Mitigates liability through certification





### PRIVO's Solution Suite



**Global k(ID) Network** - Online services complying with the MTF policies - Secure child ID with direct access to parent, allowing easy logon, in-time permission requests providing streamlined consent management

**PRIVO Hub** - Dynamic services and rules based engine; permission based, secure access to data store. Authoritative source for verified claims (attributes, authorizations, linked or delegated relationships)



- > Parents & Kids easily and securely manage interaction with MTF approved online services
- Educators student/classrooms management with parental approval
- Clients compliance assessment tools, access to web services and reporting

#### The Minors Trust Framework (MTF)

- Online identity trust model embracing COPPA
- Relying Party Assessment, Audit & Certification
- Certification of diverse identity providers compliant with that model at a stipulated level of assurance
- User Terms of Service including Code of Conduct
- > Foster adoption by a broad array of identity ecosystem participants





## Contribute to the Identity Ecosystem









#### The Global k(ID) will be a trusted identity credential that will make it easier for...

- Parents to actually parent;
- Online services to comply with COPPA;
- Mobile app developers to meet the needs of U13's;
- State and Local governments to offer important online services to parents and kids;
- Schools and educational systems to take an active role in students online lives;
- Online services to prevent kids from accessing inappropriate content;

PRIVO will help bring children out of the shadows of the Internet, helping them learn good online habits.





#### Use Case



#### Kids.gov is the U.S. government's official web portal for kids

#### **Observations:**

- No unified front among government sites for kids
- No co-promotion
- Creation of numerous usernames & passwords
- Limited kid and parent engagement
- Boring / Not interactive
- No password reset
- Only basic teacher & parent sign up available for newsletters





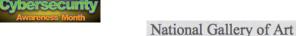
































## The PRIVO pilot will advance the NSTIC guiding principles

#### National Strategy for Trusted Identities in Cyberspace

Privacy Enhancing	Service providers know when they are dealing with a child, and do not correlate or de-anonymize. Unique identifiers prevent linkage across services.
Secure and Resilient	Restricted access to personal information. All personal data is encrypted at rest and in transit. Systems secured in Tier 1 facilities.
Interoperable	Published Trust Framework policies, protocols and a reference implementation allow identity verification services, attribute providers and credentialing authorities to engage.
Cost Effective	By spreading the cost of verification and customer service among multiple online services, PRIVO lowers frustration and the cost for all participants.
Easy to Use	The Global k(ID) SSO will provide parents a unified permissioning platform, a one-stop-shop that keeps kid's personal information from being spread across the internet.



### **Conclusion**





**Happy Kids** 

**Happy Families** 

**Happy Organizations** 







# Thank you for your time

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